

Substitute for form 1449A&B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)				Complete if Known	
				Application Number	10/045,633
				Filing Date	October 26, 2001
				First Named Inventor	Neofytides, Cheryl L.
				Art Unit	3692
				Examiner Name	Dass, Harish T.
Sheet	1	of	3	Attorney Docket Number	020375-000210US

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code ² (if known)			
	AA	US-2001-0032183	10-18-2001	Landry et al.	
	AB	US-2002-0082987	Jun-2002	Wilson	
	AC	US-2003-0074311	Apr-2003	Saylors et al.	
	AD	US-2005-0027650	Feb-2005	Walker et al.	
	AE	US-4,633,397	Dec-1986	Macco	
	AF	US-5,326,959	07-01-1994	Perazza	
	AG	US-5,664,110	09-02-1997	Green et al.	
	AH	US-5,825,003	10-20-1998	Jennings et al.	
	AI	US-5,897,622	04-27-1999	Blinn et al.	
	AJ	US-5,936,221	08-10-1999	Corder et al.	
	AK	US-5,946,669	Aug-1999	Polk	
	AL	US-5,966,698	10-12-1999	Pollin	
	AM	US-6,173,272	01-09-2001	Thomas et al.	
	AN	US-6,295,522	Sep-2001	Boesch	
	AO	US-6,324,525	11-27-2001	Kramer et al.	
	AP	US-6,339,766	01-15-2002	Gephart	
	AQ	US-6,351,739	02-26-2002	Egendorf	
	AR	US-6,356,878	03-12-2002	Walker et al.	
	AS	US-6,405,181	06-11-2002	Lent et al.	
	AT	US-6,575,362	06-01-2003	Bator et al.	
	AU	US-6,615,189	Sep-2003	Phillips et al.	
	AV	US-7,010,512	Mar-2006	Gillin et al.	
	AW	US-7,031,939	Apr-2006	Gallagher et al.	
	AX	US-7,089,208	Aug-2006	Levchin et al.	
	AY	US-7,249,098	07-24-2007	Milberger et al.	
	AZ	US-RE-37,122	04-03-2001	Levine et al.	

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages	
Examiner Signature	/Harish Dass/			Date Considered	02/02/2008	

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

Substitute for form 1449A&B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>				Complete if Known	
				Application Number	10/045,633
				Filing Date	October 26, 2001
				First Named Inventor	Neofytides, Cheryl L.
				Art Unit	3692
				Examiner Name	Dass, Harish T.
Sheet	2	of	3	Attorney Docket Number	020375-000210US

		Country Code ³	Number ⁴	Kind Code ⁵ (if known)			
	BA	GB	2338814	A	Dec-1999	Phillips et al.	<input type="checkbox"/>
	BB	JP	411025171	A	Mar-2006	Sasaki	<input type="checkbox"/>

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	BC	"Annual Report of the President of the Western Union Telegraph Company"; 1874, 11 pages.	<input type="checkbox"/>
	BD	"Leading Provider of Transaction Card Processing Selects Connect Oneserver Software as a Solution for Advanced Internet Merchant Services: First Data Chooses OneServer as an Application to Deliver the Internet to Banks and Merchants"; 1996, press Release, 4 pages.	<input type="checkbox"/>
	BE	"Your sending more than a payment: You're sending peace of mind"; 2004, 3 pages.	<input type="checkbox"/>
	BF	AUTHOR UNKNOWN "Online Payment Services" www.auctionbytes.com/cab/pages/payment, compiled Nov. 2002, 3 pages.	<input type="checkbox"/>
	BG	AUTHOR UNKNOWN, "About Western Union", www.westernunion.com, 6-10-2003, 9 pages, found on www.westernunion.com/info/aboutUsIndex.asp?country=global" internet website and printed on June 10, 2003	<input type="checkbox"/>
	BH	AUTHOR UNKNOWN, "BidPay: Buyer FAQs - Receiving Payments and Using the Money Order Service"; date unknown; found on www.bidpay.com website, 7 pages.	<input type="checkbox"/>
	BI	BOWEN, CATHY, "Behind the Spree in Payments for C2C", Credit Card Management, New York: April 2000, Vol. 13, Issue 1, Page 28, 8 pages	<input type="checkbox"/>
	BJ	Card News; "Now E-Mail Payments from Your Palm Pilot", December 1, 1999; v14, n23, pg. 1	<input type="checkbox"/>

Examiner Signature	/Harish Dass/	Date Considered	02/02/2008
--------------------	---------------	-----------------	------------

¹ EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

² Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

Substitute for form 1449A&B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>				Complete if Known	
				Application Number	10/045,633
				Filing Date	October 26, 2001
				First Named Inventor	Neofytides, Cheryl L.
				Art Unit	3692
				Examiner Name	Dass, Harish T.
Sheet	3	of	3	Attorney Docket Number	020375-000210US

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	BK	GARDYNE, ALLAN, "Introducing Paypal: Paypal - the electronic money transfer system"; 9 December 1999; http://www.associateprograms.com/articles/385/1/Introducing-PayPal ; pp. 1-3	<input type="checkbox"/>
	BL	LARGE, JACK, "Connect Now With Electronic Commerce," Corporate Finance, London, July 1998, Issue 164.	<input type="checkbox"/>
	BM	Press Release: "Western Union Announces ATM Card Payout for Money Transfer Transactions"; 2001, URL: http://news.firstdata.com/media/ReleaseDetail.cfm?ReleaseID=849995	<input type="checkbox"/>
	BN	RADECKI, LAWRENCE et al., "Paying Electronic Bills Electronically," . Current Issues in Economics and Finance. Volume 5, Number 1, January 1999	<input type="checkbox"/>
	BO	WEITZMAN, JENNIFER, "Star Trek Promise Fulfilled: Wireless Cash Transfer. (Confinity, Inc.'s PayPal.com service)", December 9, 1999, American Banker, V164, n235, pp. 1-2	<input type="checkbox"/>

Examiner Signature	/Harish Dass/	Date Considered	02/02/2008
-----------------------	---------------	--------------------	------------

¹ EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

² Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.